



BC HOCKEY BULLETIN

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TO: BC Hockey Membership

**FROM: Barry Petrachenko
Chief Executive Officer**

SUBJECT: Insurance Coverage – Out of Country Competitions and / or Players

The following insurance coverage conditions apply to BC Hockey teams that try-out and/or register residents of other countries:

1. The Hockey Canada Insurance Program is a **SECONDARY PROVIDER**.
2. Players who are residents of any country other than Canada must purchase primary insurance coverage that includes travel to Canada and coverage for sport type injuries while in the country. Failure to do so could result in a situation where no coverage is in place. **HOCKEY CANADA INSURANCE WILL NOT BE AVAILABLE UNLESS PRIMARY COVERAGE IS IN PLACE.**
3. The [Out of Country – Primary Medical Insurance](#) form must be submitted by any team registering a non-Canadian participant, acknowledging that primary medical insurance is in place. The signed form must be received by BC Hockey prior to the granting of approval of a non-Canadian participant in the Hockey Canada Registry (HCR).

For BC Hockey teams that travel out of country from time to time for league or exhibition play, the following insurance coverage stipulations should be noted:

1. All players, coaches, etc. traveling to the USA should be advised that although BC Medical offers some coverage, it will only pay at the BC rate and US hospitals often charge much more. An example given by the BC Medical Services Plan website notes that in-patient hospital care coverage is currently a maximum payment of \$75 per day. In the USA, the cost for that service often exceeds \$1,000 (USD) per day.
2. Maximum total coverage for medical expenses under the Hockey Canada Insurance Program is \$5,000, and additional coverage limits exist for specific services. As such, it is highly recommended that individuals purchase travel insurance. Failure to do so could result in a situation where most of the medical expenses will have to be paid out of pocket.



3. Teams should investigate acquiring their own team coverage. Many insurance providers offer a group sports plan that may offer a discount over individual plans. Common providers include banks and insurance brokers. The Canadian Life and Health Insurance Association (www.clhia.ca) provides resources that can help determine if a travel insurance policy is right for a team's needs.
4. Associations and Leagues with teams traveling out of Canada should also have a team official be responsible for carrying a copy of each player's provincial health card.
5. Please note that the Hockey Canada Insurance Program does not extend to traveling companions or for all activities during the trip.
6. In addition to acquiring additional insurance coverage for travel to the USA, teams should also complete and submit an [Interdistrict & USA Hockey Tournament Travel / Exhibition Game Sanction Request Form](#) to their Minor Hockey Operations Task Group member or Division Coordinator.

Please contact the BC Hockey office for further information regarding insurance provided through Hockey Canada.

